

INSURANCE  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF INSURANCE

TITLE 11 CHAPTER 3  
SUBCHAPTER 6. INSURANCE IDENTIFICATION CARDS

11:3-6.1 Scope

In accordance with N.J.S.A. 39:3-29.1, this subchapter concerns the issuance, design and content of auto insurance identification cards issued by insurance companies in this State.

11:3-6.2 Permanent identification cards

(a) A permanent insurance identification card shall conform to the following specifications:

1. The minimum size shall be three inches by five inches and the maximum size shall be 5½ inches by 8½ inches.

2. The weight shall not be lighter than 20 pounds white bond.

3. The front of the card shall include the following:

i. The company name: Group name may be shown instead if it will identify the specific company involved. Insurance company logos are permitted;

ii. Named insured: The surname of the insured must agree with surname shown on the motor vehicle registration certificate. The Division of Motor Vehicles will conduct verification on surname basis;

iii. Address: The replacement of identification cards when there is a change of address will be optional with the insurance companies;

iv. Policy number: The complete policy number will be listed;

v. Effective date and expiration date: month, day, year.

vi. Description of the vehicle: Year, make and vehicle identification number shall be noted on the insurance identification card. The model of the vehicle may be shown as the make. The make of the vehicle may be abbreviated, but the complete vehicle identification number (VIN) must be shown.

vii. In the case of fleets, dealership or leasing companies where the owner insures the vehicles, the make, year and VIN need not be recorded. In lieu of the make, year and VIN, the insurer may insert "ALL OWNED VEHICLES" or "FLEET". If the lessee insures the

vehicles, the name of the owner as shown on the motor vehicle registration must be shown on the I.D. card in addition to the name of the insured if the designation "FLEET" is used without the VIN;

viii. Heading: The heading across the top shall read: State of New Jersey Insurance Identification Card;

ix. The insurance company code as established by the New Jersey Division of Motor Vehicles will be printed immediately preceding the insurance company name;

x. The name and address of the insurance company or the office or agency issuing the identification cards must be shown.

5. The reverse of card shall include the address, and may include a facsimile number and E-mail address, if any, established by the insurer for the filing of notification of the commencement of medical treatment by treating medical providers under N.J.A.C. 11:3-25. This information shall be provided under the following title: "ADDRESS FOR NOTIFICATION OF COMMENCEMENT OF MEDICAL TREATMENT"

6. This notice may be placed on the front or reverse of the identification card and may be printed on the card or affixed on the card by way of a label that contains the required information.

(b) Servicing carriers of any residual market mechanism authorized by statute shall issue an insurance identification card in accordance with (a) above. The card shall indicate that coverage is being issued by the servicing carrier on behalf of the residual market mechanism.

#### 11:3-6.3 Temporary identification card

(a) The format and content of the temporary card shall be the same as for a permanent identification card except as noted below.

1. Title: "TEMPORARY" to precede heading on card;

2. Policy number: Indicate policy number if available; otherwise, the application or binder number is acceptable;

3. Effective date: Month, day and year that coverage becomes effective. Expiration date is not required;

4. Expiration: The card shall contain the following statement: "This card expires 60 days after the effective date shown above";

#### 11:3-6.4 General provisions

- (a) The order of the information to be contained on the identification cards may be rearranged in order to accommodate fixed printout systems already established by a company.
- (b) Additional information may be printed on the reverse side of the identification cards, provided the additional information is appropriately captioned and is not at variance with the information required.
- (c) One identification card shall be issued for each vehicle insured under the policy. Replacement identification card or cards will be issued at the request of the insured in the event of loss.
- (d) Each identification card shall be effective for no more than 14 months from the effective date indicated on its face. A replacement identification card shall be issued to all insureds each year upon renewal of the policy. A replacement identification card must be issued upon either a change of vehicle or the acquisition of additional vehicles. Upon assignment of a new policy number, a new card must also be issued.
- (e) Identification cards will not be required for trailers as the liability burden is on the towing or power unit.
- (f) The insurer shall, prior to the expiration of a 60-day temporary identification card, issue to the insured a permanent identification card.
- (g) The identification card shall contain at least one anti-counterfeiting measure approved in accordance with (h) below that makes it difficult to duplicate the card by photocopying, scanning or other means without detection.
- (h) By June 18, 2004, each insurer or group of insurers shall file for approval with the Department a description of its anti-counterfeiting measures and the information necessary for law enforcement and other authorized persons to determine that the card has not been counterfeited.
  - 1. The filing shall be deemed approved if not affirmatively approved or disapproved within 30 days of the date of its receipt by the Department.
- (i) No later than April 19, 2004 and within 30 days of any change in the information, each insurer shall file with the Department:

1. An image of the front and back of each type of identification card used with sample policyholder information; and

2. An explanation of the policy number formats used by the insurer, for example, the number of characters, the position and meaning of alpha and numeric characters.

(j) By May 19, 2004, every insurer or group of insurers shall file with the Department an insurance verification phone number where inquiries from law-enforcement personnel about the insurance status of a driver can be made.

1. The insurance verification phone number shall be staffed, at a minimum, during normal business hours.

2. The Department shall be notified within one business day at the address in (k) below of any change in the insurance verification phone number.

(k) The filings in (h) through (j) above shall be made to:

New Jersey Department of Banking and Insurance  
Insurance Identification Card Unit  
P. O. Box 329  
Trenton, NJ 08625-0329  
autoidcards@dobi.state.nj.us

(l) The filings in (h) though (j) above contain proprietary commercial information and are not subject to public access pursuant to N.J.S.A. 47:1A-1 et seq., but may be provided to the Office of the Insurance Fraud Prosecutor and other law enforcement agencies to assist in the identification of fraudulent insurance identification cards.